REMARKS

Applicant appreciates the Examiner's careful review of the present application, and respectfully requests reconsideration in light of the preceding amendments and the following remarks.

Claims Amendments/Status

By way of this reply, claims 1-5 have been amended to clarify claim language and correct informalities. New claims 6-7 have been added to provide Applicant with the scope of protection to which Applicant is entitled. Support for the new claims can be found, for example, claims 1 and 2 and Fig. 28, as originally filed. No new matter has been added by these amendments.

Rejection under 35 U.S.C. §112

Claims 1-4 have been rejected under 35 U.S.C. §112, second paragraph, as being indefinite. By this reply, these claims have been amended to provide sufficient antecedent basis and improve clarity. For instance, acronyms such as "ARS" and "ATM" are spelled out. In addition, the claims now conform to current U.S. practice. Accordingly, withdrawal of the rejection is respectfully requested.

Objection to the Drawings

The Examiner objects to the drawings because of informalities. Applicant amends Figs. 1-7 to show the "Prior Art" label. Accordingly, withdrawal of the objection is respectfully requested.

Conclusion

All objections and rejections having been addressed, it is respectfully submitted that the present application should be in condition for allowance and a Notice to that effect is

earnestly solicited. Early issuance of a Notice of Allowance is courteously solicited.

The Examiner is invited to telephone the undersigned, Applicants' attorney of record, to facilitate advancement of the present application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is

hereby made. Please charge any shortage in fees due in connection with the filing of this paper,

including extension of time fees, to Deposit Account 07-1337 and please credit any excess fees

to such deposit account.

Respectfully submitted,

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Date: May 7, 2009

Attachment: Amended Figs. 1-7

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